FAS
Reference Guide

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PART-TIME ANNUITY COMPUTATIONS
(when part-time service occurs on or after April 7, 1986)

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INTRODUCTION
CSRS and FERS Handbook, Chapter 55

Prior to April 7, 1986, an employee's part-time service was credited as though it was performed on a full-time basis. The average salary, however, was computed using part-time basic pay rates. By using this method, some employees could gain a windfall benefit by working part-time for several years and then switching to full-time service three or more years before retirement. The annuity would then be computed as though the employee had worked full-time during his/her entire career.

To prevent this windfall benefit, P.L. 99-272 (enacted April 7, 1986) established a *new* method of computing annuities for part-time employees. When computing annuities for employees who work part-time on or after April 7, 1986, full-time pay rates are used to compute the average salary and the post-April 6, 1986 service is pro-rated to reflect the difference between the full-time and part-time service.

This *new* method of computing annuities applies only to individuals whose career includes part-time service on or after April 7, 1986. An annuity involving post-April 6, 1986 part-time service requires two computations which are then combined to produce a basic annuity. Any reduction for age, unpaid deposit or redeposit, and/or survivor annuity is then applied to this basic annuity.

DEFINITIONS:
- Part-time employment: Part-time employment includes any actual service performed on a less than full-time basis, generally considered 16-32 hours bi-weekly, by an individual whose appointment reflects a regularly scheduled tour of duty. Any period of time credited during nonpay status which follows a period of part-time service without any intervening period of actual service is also treated a part-time service. Part-time employment does not include WAE (when-actually-employed) or intermittent service. An appointment must specify a part-time tour of duty to be considered part-time service.

- Full-Time Service: Full-time service is any actual service in which the employee is scheduled to work the number of hours and days required by the administrative workweek for his or her grade or class (normally 40 hours).

- Tour of Duty: The tour of duty is the assigned number of hours and days during an administrative workweek (that is, 20 hours/week, 40 hours/week).

- Deemed High-3 Average Salary: The largest annual rate resulting from averaging, over any period of three consecutive years of creditable service, the annual rate of basic pay that would be payable or was paid for full-time service by an employee during that period, with each rate weighted by the time it was in effect. (*NOTE:* Any 3-year period may be used that will produce the highest average pay.)

- CSRS Proration Factor: A factor used in the computation of the annuity to reflect the difference between part-time service and full-time service. It is computed by dividing the actual hours worked during the entire period of creditable service after April 6, 1986, by the

total number of possible full-time hours for the same service. Military service and unused sick leave are not included in the fraction.

- FERS Proration Factor: A factor used to compute annuities that reflects the difference between full-time and part-time service for the entire period of covered FERS service (including military service credited under FERS).

- Retirement Credit: In determining eligibility for retirement, part-time service is creditable to the same extent as full-time credit.

IMPORTANT THINGS TO REMEMBER

- These rules apply to employees whose service includes part-time service performed on or after April 7, 1986. All service prior to April 7, 1986, is treated as full-time service and includes unused sick leave. Only whole years and months of service are used for computation purposes, and the leftover days are added to the length of service used to compute the post-April 6, 1986, basic annuity.

- For the pre-April 7, 1986 computation, the average salary is based on the salary actually received (prorated). Treat changes in tour of duty as a change in salary rate. If the employee exceeded the tour of duty during part-time service, credit is given for this extra time in computing average salaries.

- For post-April 6, 1986 computations, the average salary is based on the full-time salary rates.

- Total service for the post-April 6, 1986, CSRS part of the computation includes all service performed on or after April 7, 1986 <u>plus</u> any excess days from the pre-April 7, 1986 computation.

- The post-April 6, 1986, basic annuity is prorated to reflect the percentage of a full-time tour the employee actually worked on or after April 7, 1986. If the employee exceeded the tour of duty during any part-time service, credit is given for this extra time in determining proration factors.

- Annuities for employees who have post-April 6, 1986, part-time service will be the sum of a pre-April 7, 1986 annuity and a post-April 6, 1986 annuity.

- The three year period used to compute the high-3 average pay for pre-April 7, 1986, annuity need not be the same as the period used for the post-April 6, 1986, annuity (although in most cases they will be the same).

- The high-3 average pay for the pre-April 7, 1986, basic annuity may be based on any period of three consecutive years of the employee's service.

- Compute the CSRS annuity using the applicable steps of the general formula by determining the amount of total creditable service before April 7, 1986, to determine the step(s) of the general formula to apply to the post-April 6, 1986, computation.

EXCEPTIONS

The provisions of P.L. 99-272 do not apply in the following circumstances:

- Computation of the 80% limit on CSRS annuities. The limit will be 80% of the actual pay received.

- Minimum annuity for CSRS disability retirees. In computing the guaranteed minimum, prorate the average salary based on the employee's tour of duty and perform the 40% and the "projected to age 60" computations. In computing the earned annuity, use the computation rules that resulted from P.L. 99-272.

- CSRS survivor annuities in which the guaranteed minimum applies. Survivor annuities should be treated the same as disability annuities.

- Air Traffic Controllers under CSRS. If a CSRS Air Traffic Controller is entitled to the 50% minimum annuity (i.e., 50% of the high-3 average salary), the high-3 average salary should be computed from the salary actually earned.

- Deposit or redeposit computations. Use actual earnings or part-time pay rates.

- Supplemental annuities. There will be no change in the computation of supplemental annuity benefits involving part-time service.

STEPS FOR COMPUTING THE PART-TIME ANNUITY OF A CSRS EMPLOYEE WITH PART-TIME SERVICE BOTH BEFORE AND AFTER APRIL 7, 1986

(Information in relation to each of the steps on the charts when computing the part-time annuity.)

Section 3. Compute creditable service.

     Part 1: List the beginning and ending dates of each period of creditable service through 4/6/86. Determine the amount of credit to allow for each period of service by subtracting the beginning date from the ending date.

     a. Total all periods of creditable service.

     b. Enter unused sick leave. Using Chart 2, convert sick leave to calendar time.

     c. Add sick leave to total creditable service.

     d. Use Chart 3 to determine retirement factor using full years and months only (the days not used in this part of the computation will be used in the post-4/6/86 computation).

     Part 2: As in Part 1, list and compute time for all creditable service from 4/7/86 to date of separation.

     a. Total all periods of post-4/6/86 creditable service.

     b. Enter excess days from Part 1, Line c.

Section 4. Compute total service for retirement eligibility.

     a. Total pre-4/7/86 creditable service (from Section 3, Part 1.c.).

     b. Total post-4/6/86 creditable service (from Section 3, Part 2.a.).

     c. Total all creditable service (line 4.a. + 4.b.).

Section 5. Determine the high-3 average salary for the pre-4/7/86 benefit and the post-4/6/86 benefit.

     a. Locate the pre-4/7/86 high-3 average salary period using earnings prorated by the tour of duty and rounded to the nearest dollar. (***NOTE***: Treat changes in tour of duty as a change in salary rate.) The high-3 period can be any consecutive 3-year period during the service history. For any full-time periods, use full-time salary rates.

Example: Annual Salary $17,574.00
                            Tour of Duty   48 hours per pay period

            $17,574.00 X 48/80 = $10,544.00 prorated salary

List and compute the time worked at each annual salary rate. To find the "time factor", use Chart 1. Compute total earnings and divide by 3 to find the pre-4/7/86 high-3 average salary. Round to the nearest dollar.

Section 6. Compute the pre-4/7/86 annuity (high-3 average salary from Section 5.a. multiplied by retirement factor from Section 3, Part 1.d. = pre-4/7/86 basic annuity).

Section 7. Compute the post-4/6/86 annuity.

     Part 1. Determine the proration factor for post-4/6/86 service. Compute the service time for each part-time tour of duty after 4/6/86. Use Chart 1 to determine the service factor (example -- 5 years, 3 months, 11 days = 5.281). The number of hours in one year (2087) multiplied by the factor from Chart 1 equals full-time hours in each period of service. Multiply full-time hours by the prorated tour of duty to find the hours worked.

        a. Total full-time hours.

        b. Total hours on part-time tour.

        c. The proration factor is found by dividing the part-time hours by the full-time hours rounded to the nearest percent.

     Part 2. Compute the post-4/6/86 annuity benefit. The general formula for computing the basic annuity is a three-tiered formula using the total creditable service. In the first tier, the average salary is multiplied by 1.5% for the first 5 years. In the second tier, the average salary is multiplied by 1.75% for the amount of service between 5 and 10 years. In the third tier, the average salary is multiplied by 2% for all service in excess of 10 years. (Use Chart 4 to find the conversion factor for a fraction of a year.)

        a. If the amount of service used in the pre-4/7/86 computation equals 5 years, the computation of the post-4/6/86 annuity would begin with the second tier of the general formula.

        b. If the amount of service used in the pre-4/7/86 computation equals less than 10 years, compute the second tier of the annuity by multiplying the post 4/6/86 average salary by 1.75% by the amount of post-4/6/86 service between 5 and 10 years.

        c. If there is service not used in the second tier, continue by multiplying the post-4/6/86 average salary by 2% by the amount of service in excess of 10 years.

d. Total post-4/6/86 annuity.

d. To compute the post-4/6/86 annuity, multiply the unprorated post-4/6/86 annuity by the proration factor from Part 1.a.

Section 8. Compute the CSRS benefit.

   a. Add the pre-4/7/86 basic annuity from Part 6 and the post-4/6/86 basic annuity from Part 7 to obtain the basic annual annuity.

   b. Reduction for under age 55.

   c. Annual annuity after reduction for age.

   d. Reduction for unpaid deposit (10% of deposit amount)

   e. Annual annuity after reduction for unpaid deposit.

   f. Reduction for survivor annuity.

   g. Annuity after reduction for survivor annuity.

   h. Monthly annuity rate before redeposit reduction, if any (annual basic annuity divided by 12).

   i. Redeposit reduction (redeposit amount divided by current reduction factor).

   j. Monthly annuity after reduction for unpaid redeposit.

PART-TIME ANNUITY COMPUTATIONS
FOR FERS-COVERED EMPLOYEES

       The date, April 7, 1986, has no significance for FERS part-time annuity computations. The computation is similar to a post-4/6/86 CSRS part-time computation even if part of the creditable service occurred prior to 4/7/86.

       Unlike the CSRS part-time computation, which often requires computation of two different high-3 average salaries, the FERS part-time computation uses only one high-3 average salary.

       If the entire service is creditable under FERS, only one computation is necessary; the entire length of service is prorated to reflect the difference between part-time and full-time service; full-time and/or deemed full-time pay rates are used to compute the high-3 average salary; and full credit is given for all service.

PART-TIME ANNUITY COMPUTATION
FOR A FERS TRANSFEREE
(with a CSRS annuity component)

       Use the rules for CSRS part-time service for the CSRS component if the part-time service was performed during the CSRS creditable service. Otherwise, use the general formula.

       The entire length of FERS service is used to compute the proration factor in the FERS component; the deemed full-time high-3 average salary is used; and full credit is given for all service.

       The 3 components (pre-4/7/86 CSRS portion, post 4/6/86 CSRS portion, and FERS portion) are then added together to compute the combined basic annuity.

CSRS PART–TIME COMPUTATION WORKSHEET

1. EMPLOYEE NAME:	2.
	RETIREMENT DATE: ____ YEAR ____ MONTH ____ DAY
	BIRTHDATE: ____ YEAR ____ MONTH ____ DAY
	AGE: ____ YEAR ____ MONTH ____ DAY

3. CREDITABLE SERVICE FOR ANNUITY COMPUTATION PURPOSES

PART 1: PRE 4-7-86 CREDITABLE SERVICE

FROM	TO	AGENCY NAME & L OCATION	YRS	MOS	DAYS

a.	TOTAL			
b.	UNUSED SICK LEAVE _____ HOURS			
	TOTAL PRE 4-7-86 SERVICE FOR COMPUTATION PURPOSES			←
d.	RETIREMENT FACTOR			

PART 2: POST 4-6-86 CREDITABLE SERVICE

FROM	TO	AGENCY NAME & LOCATION	YRS	MOS	DAYS

a.	TOTAL			
b.	EXCESS DAYS PRE 4-7-86 SERVICE			←
c.	TOTAL POST 4-6-86 SERVICE FOR COMPUTATION PURPOSES			

4. COMPUTE TOTAL SERVICE FOR RETIREMENT ELIGIBILITY PURPOSES

a.	TOTAL PRE 4-7-86 SERVICE (From line 3 part 1a)		
b.	TOTAL POST 4-6-86 SERVICE (From line 3 part 2a) +		
c.	TOTAL SERVICE (Line 4a + 4b)		

5. HIGH 3 AVERAGE SALARY COMPUTATION

a. PRE 4-7-86 AVERAGE SALARY

SALARY RATE IN EFFECT:

FROM			TO			ANNUAL RATE	TOTAL TIME			TIME FACTOR	SALARY EARNED
YR	MO	DY	YR	MO	DY		YR	MO	DY		

$ _____   DIVIDED BY 3 EQUALS $_____   PRE
     TOTAL EARNED   HI-3 AVERAGE SALARY   4-7-86
                                                      (Round to nearest dollar $)

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b. POST 4-6-86 AVERAGE SALARY

SALARY RATE IN EFFECT:

FROM			TO			ANNUAL RATE	TOTAL TIME			TIME FACTOR	SALARY EARNED
YR	MO	DY	YR	MO	DY		YR	MO	DY		

$ _____   DIVIDED BY 3 EQUALS $_____   PRE
     TOTAL EARNED   HI-3 AVERAGE SALARY   4-7-86
                                                      (Round to nearest dollar $)

6. CSRS PRE 4-7-86 COMPUTATION

PRE 4-7-86 BASIC ANNUAL ANNUITY

$_____ X _____ = $_____
   HI-3-AVG SAL   RETIREMENT FACTOR $$$$$.cents
   (Section 5a)   (Section 3, Part 1d)

7. POST 4-6-86 COMPUTATION

PART 1: DETERMINING THE PRORATION FACTOR (Post 4-6-86 Service)

FROM	TO	YR/MO/DA	FACTOR	X	MULTIPLI	=	F/T HR	X	TOUR	=	HRS WORKED
						TOTAL	a			b	

c. PRORATION FACTOR EQUAL b ÷ a = _____ ROUNDED TO THE NEAREST %

PART 2: POST 4-6-86 ANNUITY BENEFIT

a. $_____ X .015 X _____ = _____
    HI-3 AVG SAL   LENGTH OF SVC $$$$$.cents

b. $_____ X .015 X _____ = _____
    HI-3 AVG SAL   LENGTH OF SVC $$$$$.cents

c. $_____ X .015 X _____ = _____
    HI-3 AVG SAL   LENGTH OF SVC $$$$$.cents

d. UNPRORATED POST 4-6-86 ANNUITY = _____
   (a + b + c) $$$$$.cents

e. POST 4-6-86 BASIC ANNUITY

$_____ X _____ = $_____
   UNPRORATED   PRORATION $$$$$.cents
   POST 4-6-86   FACTOR
   ANNUITY

8. COMPUTING THE CSRS BENEFITS

   a)   BASIC ANNUAL ANNUITY

$\underline{\hspace{3cm}}$ + $\underline{\hspace{3cm}}$ = $ \underline{\hspace{2cm}}$

      PRE 4-7-86   POST 4-6-86 $$$$$.cents

      BASIC ANNUITY   BASIC ANNUITY

   b)   REDUCTION FOR UNDER AGE 55

       AGE REDUCTION FACTOR   X $\underline{\hspace{2cm}}$

   c)   ANNUAL ANNUITY REDUCED FOR AGE $\underline{\hspace{2cm}}$

                                                   $$$$$.cents

   d)   REDUCTION FOR UNPAID DEPOSIT   -

$\underline{\hspace{3cm}}$ X   .10   = $\underline{\hspace{2cm}}$

      UNPAID DEPOSIT $$$$$.cents

   e)   ANNUAL CSRS ANNUITY REDUCED FOR UNPAID DEPOSIT (LIFE RATE)   = $\underline{\hspace{2cm}}$

                                                    $$$$$.cents

   f)   REDUCTION FOR SURVIVOR

     SURVIVOR BASE   = $ \underline{\hspace{3cm}}$

        i.   .025   X $\underline{\hspace{3cm}}$ = $ \underline{\hspace{3cm}}$

               ALL/PART OF FIRST

               $3600 OR BASE   +

       ii. + .015   X $\underline{\hspace{3cm}}$ = $ \underline{\hspace{3cm}}$

               BASE OVER $3600   -

                                                $ \underline{\hspace{2cm}}$

                    TOTAL SURVIVOR REDUCTION-- = $$$$$.cents

   g)   ANNUITY REDUCED FOR SURVIVOR ANNUITY   = $\underline{\hspace{2cm}}$

                                                      $$$$$.cents

   h)   MONTHLY ANNUITY RATE

     Before Redeposit Reduction, if applicable.

     (Line 8g divided by 12. Round to lower dollar)   = $\underline{\hspace{2cm}}$

                                                     $$$$$.cents

   i)   REDEPOSIT REDUCTION   -

$\underline{\hspace{3cm}}$ Divided by $\underline{\hspace{3cm}}$ $\underline{\hspace{2cm}}$

     Redeposit Balance   Reduction Factor   = $$$$$.cents

   j)   MONTHLY ANNUITY RATE (After Redeposit Reduction)

     (Line 8h minus line 8i. Round result to lower dollar)   = $\underline{\hspace{2cm}}$

                                                     $$$$$.cents

9. SURVIVOR ANNUITY COMPUTATION		
a) AMOUNT DESIGNATED AS SURVIVOR BASE (From line 8f)		$_____ $$$$$.cents
b) ANNUAL SURVIVOR RATE	=	$_____ $$$$$.cents
c) MONTHLY SURVIVOR RATE Line 9b divided by 12. Round to lower dollar)	=	$_____ $$$$$.cents

CHART 1. – 360 DAY FACTOR CHART

For Computing Total Amount for Any Period of Time at a Given Annual Rate.

To Complete Factor, Place Number of Full Years Ahead of Decimal Point.

Number of Days	1 Day and up	1 Month and up	2 Months and up	3 Months and up	4 Months and up	5 Months and up	6 Months and up	7 Months and up	8 Months and up	9 Months and up	10 Months and up	11 Months and up
0	----	.083	.167	.250	.333	.417	.500	.583	.667	.750	.833	.917
1	.003	.086	.169	.253	.336	.419	.503	.586	.669	.753	.836	.919
2	.006	.089	.172	.256	.339	.422	.506	.589	.672	.756	.839	.922
3	.009	.092	.175	.258	.342	.425	.508	.592	.675	.758	.842	.925
4	.011	.094	.178	.261	.344	.428	.511	.594	.678	.761	.844	.928
5	.014	.097	.181	.264	.347	.431	.514	.597	.681	.764	.847	.931
6	.017	.100	.183	.267	.350	.433	.517	.600	.683	.767	.850	.933
7	.019	.103	.186	.269	.353	.436	.519	.603	.686	.769	.853	.936
8	.022	.106	.189	.272	.356	.439	.522	.606	.689	.772	.856	.939
9	.025	.108	.192	.275	.358	.442	.525	.608	.692	.775	.858	.942
10	.028	.111	.194	.278	.361	.444	.528	.611	.694	.778	.861	.944
11	.031	.114	.197	.281	.364	.447	.531	.614	.697	.781	.864	.947
12	.033	.117	.200	.283	.367	.450	.533	.617	.700	.783	.867	.950
13	.036	.119	.203	.286	.369	.453	.536	.619	.703	.786	.869	.953
14	.039	.123	.206	.289	.372	.456	.539	.622	.706	.789	.872	.956
15	.042	.126	.208	.292	.375	.458	.542	.625	.708	.792	.875	.958
16	.044	.129	.211	.294	.378	.461	.544	.628	.711	.794	.878	.961
17	.047	.131	.214	.297	.381	.464	.547	.631	.714	.797	.881	.964
18	.050	.133	.217	.300	.383	.467	.550	.633	.717	.800	.883	.967
19	.053	.136	.219	.303	.386	.469	.553	.636	.719	.803	.886	.969
20	.056	.139	.222	.306	.389	.472	.556	.639	.722	.806	.889	.972
21	.058	.142	.225	.308	.392	.475	.558	.642	.725	.808	.892	.975
22	.061	.144	.228	.311	.394	.478	.561	.644	.728	.811	.894	.978
23	.064	.147	.231	.314	.397	.481	.564	.647	.731	.814	.897	.981
24	.067	.150	.233	.317	.400	.483	.567	.650	.733	.817	.900	.983
25	.069	.153	.236	.319	.403	.486	.569	.653	.736	.819	.903	.986
26	.072	.156	.239	.323	.406	.489	.572	.656	.739	.822	.906	.989
27	.075	.158	.243	.325	.408	.492	.574	.658	.742	.825	.908	.992
28	.078	.161	.244	.328	.411	.494	.578	.661	.744	.828	.911	.994
29	.081	.164	.247	.331	.414	.497	.581	.664	.747	.831	.914	.997

CHART 2. – SICK LEAVE CHART 2087 HOURS

Chart for Converting Hours of Unused Sick Leave to Months and Days

Number of days	0 Month and up	1 Month and up	2 Months and up	3 Months and up	4 Months and up	5 Months and up	6 Months and up	7 Months and up	8 Months and up	9 Months and up	10 Months and up	11 Months and up
0	0	174	348	522	696	870	1044	1217	1391	1565	1739	1913
1	6	180	354	528	701	875	1049	1223	1397	1571	1745	1919
2	12	186	359	533	707	881	1055	1229	1403	1577	1751	1925
3	17	191	365	539	713	887	1061	1235	1409	1583	1757	1930
4	23	197	371	545	719	893	1067	1241	1415	1588	1762	1936
5	29	203	377	551	725	899	1072	1246	1420	1594	1768	1942
6	35	209	383	557	730	904	1078	1252	1426	1600	1774	1948
7	41	214	388	562	736	910	1084	1258	1432	1606	1780	1954
8	46	220	394	568	742	916	1090	1264	1438	1612	1786	1959
9	52	226	400	574	748	922	1096	1270	1444	1617	1791	1965
10	58	232	406	580	754	928	1101	1275	1449	1623	1797	1971
11	64	238	412	586	759	933	1107	1281	1455	1629	1803	1977
12	70	243	417	591	765	939	1113	1287	1461	1635	1809	1983
13	75	249	423	597	771	945	1119	1293	1467	1641	1815	1988
14	81	255	429	603	777	951	1125	1299	1472	1646	1820	1994
15	87	261	435	609	783	957	1130	1304	1478	1652	1826	2000
16	93	267	441	615	788	962	1136	1310	1484	1658	1832	2006
17	99	272	446	620	794	968	1142	1316	1490	1664	1838	2012
18	104	278	452	626	800	974	1148	1322	1496	1670	1844	2017
19	110	284	458	632	806	980	1154	1328	1501	1675	1849	2023
20	116	290	464	638	812	986	1159	1333	1507	1681	1855	2029
21	122	296	470	643	817	991	1165	1339	1513	1687	1861	2035
22	128	301	475	649	823	997	1171	1345	1519	1693	1867	2041
23	133	307	481	655	829	1003	1177	1351	1525	1699	1873	2046
24	139	313	487	661	835	1009	1183	1357	1530	1704	1878	2052
25	145	319	493	667	841	1015	1188	1362	1536	1710	1884	2058
26	151	325	499	672	846	1020	1194	1368	1542	1716	1890	2064
27	157	330	504	678	852	1026	1200	1374	1548	1722	1896	2070
28	162	336	510	684	858	1032	1206	1380	1554	1728	1901	2075
29	168	342	516	690	864	1038	1212	1386	1559	1733	1907	2081

CHART 3. – CSRS GENERAL FORMULA COMPUTATION CHART

For Computing Basic Annuity Where High-3 Average Pay is $5,000 or more

To obtain the basic annuity, multiply the high-3 average pay be factor indicated under applicable years and months of service.

Years of Service	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
5	0.075000	0.076458	0.077917	0.079375	0.080833	0.082292	0.08375	0.085208	0.086667	0.088125	0.089583	0.091042
6	.092500	.093958	.095417	.096875	.098333	.099792	.101250	.102708	.104167	.105625	.107083	.108542
7	.110000	.111458	.112917	.114375	.115833	.117292	.118750	.120208	.121667	.123125	.124583	.126042
8	.127500	.128958	.130417	.131875	.133333	.134792	.136250	.137708	.139167	.140625	.142083	.143542
9	.145000	.146458	.147917	.149375	.150833	.152292	.153750	.155208	.156667	.158125	.159583	.161042
10	.162500	.164167	.165833	.167500	.169167	.170833	.172500	.174167	.175833	.177500	.179167	.180833
11	.182500	.184167	.185833	.187500	.189167	.190833	.192500	.194167	.195833	.197500	.199167	.200833
12	.202500	.204167	.205833	.207500	.209167	.210833	.212500	.214167	.215833	.217500	.219167	.220833
13	.222500	.224167	.225833	.227500	.229167	.230833	.232500	.234167	.235833	.237500	.239167	.240833
14	.242500	.244167	.245833	.247500	.249167	.250833	.252500	.254167	.255833	.257500	.259167	.260833
15	.262500	.264167	.265833	.267500	.269167	.270833	.272500	.274167	.275833	.277500	.279167	.280833
16	.282500	.284167	.285833	.287500	.289167	.290833	.292500	.294167	.295833	.297500	.299167	.300833
17	.302500	.304167	.305833	.307500	.309167	.310833	.312500	.314167	.315833	.317500	.319167	.320833
18	.322500	.324167	.325833	.327500	.329167	.330833	.332500	.334167	.335833	.337500	.339167	.340833
19	.342500	.344167	.345833	.347500	.349167	.350833	.352500	.354167	.355833	.357500	.359167	.360833
20	.362500	.364167	.365833	.367500	.369167	.370833	.372500	.374167	.375833	.377500	.379167	.380833
21	.382500	.384167	.385833	.387500	.389167	.390833	.392500	.394167	.395833	.397500	.399167	.400833
22	.402500	.404167	.405833	.407500	.409167	.410833	.412500	.414167	.415833	.417500	.419167	.420833
23	.422500	.424167	.425833	.427500	.429167	.430833	.432500	.434167	.435833	.437500	.439167	.440833
24	.442500	.444167	.445833	.447500	.449167	.450833	.452500	.454167	.455833	.457500	.459167	.460833
25	.462500	.464167	.465833	.467500	.469167	.470833	.472500	.474167	.475833	.477500	.479167	.480833
26	.482500	.484167	.485833	.487500	.489167	.490833	.492500	.494167	.495833	.497500	.499167	.500833
27	.502500	.504167	.505833	.507500	.509167	.510833	.512500	.514167	.515833	.517500	.519167	.520833
28	.522500	.524167	.525833	.527500	.529167	.530833	.532500	.534167	.535833	.537500	.539167	.540833
29	.542500	.544167	.545833	.547500	.549167	.550833	.552500	.554167	.555833	.557500	.559167	.560833
30	.562500	.564167	.565833	.567500	.569167	.570833	.572500	.574167	.575833	.577500	.579167	.580833
31	.582500	.584167	.585833	.587500	.589167	.590833	.592500	.594167	.595833	.597500	.599167	.600833
32	.602500	.604167	.605833	.607500	.609167	.610833	.612500	.614167	.615833	.617500	.619167	.620833
33	.622500	.624167	.625833	.627500	.629167	.630833	.632500	.634167	.635833	.637500	.639167	.640833
34	.642500	.644167	.645833	.647500	.649167	.650833	.652500	.654167	.655833	.657500	.659167	.660833
35	.662500	.664167	.665833	.667500	.669167	.670833	.672500	.674167	.675833	.677500	.679167	.680833
36	.682500	.684167	.685833	.687500	.689167	.690833	.692500	.694167	.695833	.697500	.699167	.700833
37	.702500	.704167	.705833	.707500	.709167	.710833	.712500	.714167	.715833	.717500	.719167	.720833
38	.722500	.724167	.725833	.727500	.729167	.730833	.732500	.734167	.735833	.737500	.739167	.740833
39	.742500	.744167	.745833	.747500	.749167	.750833	.752500	.754167	.755833	.757500	.759167	.760833
40	.762500	.764167	.765833	.767500	.769167	.770833	.772500	.774167	.775833	.777500	.779167	.780833
41	.782500	.784167	.785833	.787500	.789167	.790833	.792500	.794167	.795833	.797500	.799167	80%[1]

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[1] Annuity in excess of 80 percent which is produced by credit for unused sick leave is payable.

CHART 4. – CONVERSION FACTORS FOR FRACTION OF A YEAR

1 MOS = .083333	4 MOS = .333333	7 MOS = .583333	10 MOS = .833333
2 MOS = .166667	5 MOS = .416667	8 MOS = .666667	11 MOS = .916667
3 MOS = .250000	6 MOS = .500000	9 MOS = .750000	

EXAMPLE: 13 years, 4 months = 13.333333

FERS PART-TIME COMPUTATION WORKSHEET

1. EMPLOYEE NAME:	2.
	RETIREMENT DATE: ____ YEAR ____ MONTH ____ DAY BIRTHDATE: ____ YEAR ____ MONTH ____ DAY AGE: ____ YEAR ____ MONTH ____ DAY

3. CREDITABLE SERVICE FOR ANNUITY COMPUTATION PURPOSES

FROM	TO	AGENCY NAME & LOCATION	YRS	MOS	DAYS
a.		**TOTAL**			
b.		**TOTAL SERVICE FOR COMPUTATION PURPOSES**			

4. HIGH 3 AVERAGE SALARY COMPUTATION

SALARY RATE IN EFFECT:

FROM			TO			ANNUAL RATE	TOTAL TIME			TIME FACTOR	SALARY EARNED
YR	MO	DY	YR	MO	DY		YR	MO	DY		

$ _____   DIVIDED BY 3 EQUALS $_____
     TOTAL EARNED   HI-3 AVERAGE SALARY
                                                    (Round to nearest dollar $)

5. DETERMINING THE PRORATION FACTOR										
FROM	TO	YR/MO/DA	FACTOR	X	MULTIPLY	=	F/T HR	X	TOUR	=	HRS WORKED
				TOTAL	a				b	
c. PRORATION FACTOR EQUAL b ÷ a = _____ ROUNDED TO THE NEAREST %										

6. FERS BASIC ANNUITY BENEFIT	
High-3 Average Salary	$
Retirement Factor ( ) years ( ) months (See Chart 6 or 7)	X
Basic Annuity Before Proration	$
FERS Proration Factor	X
FERS Basic Annuity	$

7. FERS Basic Annuity	$
CSRS Annuity After Reduction Made for Non-Deposit for Service Prior to 10-1-82*	+ $
Total FERS Basic Annuity	$
Reductions are made for:	
1) Under age 62 (not 60/20 or 55/30) (See Chart 5)	X
	$
2) Survivor Annuity: Base selected by retiree $ _____ (full or one-half) X_____.10 Total reduction $_____	
	- $
Annual Annuity	$
MONTHLY ANNUITY (Divide by 12, round down to next lower dollar)	$

*For FERS Transferees. (Applicable if FERS annuity includes a CSRS component.)

8. SURVIVOR ANNUITY COMPUTATION	
Survivor Base Selected (full or one-half)	$
Spouse or former spouse entitled to 50% of survivor base	X .50
Annual Survivor Annuity	$
MONTHLY SURVIVOR ANNUITY (Divide by 12, round down to next lower dollar)	$

Chart 5. – FERS 5% Age Reduction Chart

Factors for Determining Reductions
In
Basic Annuity for Early Deferred or MRA + 10 Retirement

Age at separation and at least 1 day over	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
55 _ _ _ _	0.654167	0.658333	0.662500	0.666667	0.670833	0.675000	0.679167	0.683333	0.687500	0.691667	0.695833	0.700000
56 _ _ _ _	0.704167	0.708333	0.712500	0.716667	0.720833	0.725000	0.729167	0.733333	0.737500	0.741667	0.745833	0.750000
57 _ _ _ _	0.754167	0.758333	0.762500	0.766667	0.770833	0.775000	0.779167	0.783333	0.787500	0.791667	0.795833	0.800000
58 _ _ _ _	0.804167	0.808333	0.812500	0.816667	0.820833	0.825000	0.829167	0.833333	0.837500	0.841667	0.845833	0.850000
59 _ _ _ _	0.854167	0.858333	0.862500	0.866667	0.870833	0.875000	0.879167	0.883333	0.887500	0.891667	0.895833	0.900000
60 _ _ _ _	0.904167	0.908333	0.912500	0.916667	0.920833	0.925000	0.929167	0.933333	0.937500	0.941667	0.945833	0.950000
61 _ _ _ _	0.954167	0.958333	0.962500	0.966667	0.970833	0.975000	0.979167	0.983333	0.987500	0.991667	0.995833	1.000000

Multiply unreduced Basic Annuity benefit by applicable factor shown above to calculate reduced retirement benefit.

NOTE: The election of a survivor benefit will reduce benefits further.

Chart 6. – For Computing Basic Annuity – FERS 1 Percent Accrual Factor

To obtain the basic annuity, multiply the "High-3" average salary by the factor indicated
under applicable years and months of service

Years of Service	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
1	0.010000	0.010833	0.011667	0.012500	0.013333	0.014167	0.015000	0.015833	0.016667	0.017500	0.018333	0.019167
2	0.020000	0.020833	0.021667	0.022500	0.023333	0.024167	0.025000	0.025833	0.026667	0.027500	0.028333	0.029167
3	0.030000	0.030833	0.031667	0.032500	0.033333	0.034167	0.035000	0.035833	0.036667	0.037500	0.038333	0.039167
4	0.040000	0.040833	0.041667	0.042500	0.043333	0.044167	0.045000	0.045833	0.046667	0.047500	0.048333	0.049167
5	0.050000	0.050833	0.051667	0.052500	0.053333	0.054167	0.055000	0.055833	0.056667	0.057500	0.058333	0.059167
6	0.060000	0.060833	0.061667	0.062500	0.063333	0.064167	0.065000	0.065833	0.066667	0.067500	0.068333	0.069167
7	0.070000	0.070833	0.071667	0.072500	0.073333	0.074167	0.075000	0.075833	0.076667	0.077500	0.078333	0.079167
8	0.080000	0.080833	0.081667	0.082500	0.083333	0.084167	0.085000	0.085833	0.086667	0.087500	0.088333	0.089167
9	0.090000	0.090833	0.091667	0.092500	0.093333	0.094167	0.095000	0.095833	0.096667	0.097500	0.098333	0.099167
10	0.100000	0.100833	0.101667	0.102500	0.103333	0.104167	0.105000	0.105833	0.106667	0.107500	0.108333	0.109167
11	0.110000	0.110833	0.111667	0.112500	0.113333	0.114167	0.115000	0.115833	0.116667	0.117500	0.118333	0.119167
12	0.120000	0.120833	0.121667	0.122500	0.123333	0.124167	0.125000	0.125833	0.126667	0.127500	0.128333	0.129167
13	0.130000	0.130833	0.131667	0.132500	0.133333	0.134167	0.135000	0.135833	0.136667	0.137500	0.138333	0.139167
14	0.140000	0.140833	0.141667	0.142500	0.143333	0.144167	0.145000	0.145833	0.146667	0.147500	0.148333	0.149167
15	0.150000	0.150833	0.151667	0.152500	0.153333	0.154167	0.155000	0.155833	0.156667	0.157500	0.158333	0.159167
16	0.160000	0.160833	0.161667	0.162500	0.163333	0.164167	0.165000	0.165833	0.166667	0.167500	0.168333	0.169167
17	0.170000	0.170833	0.171667	0.172500	0.173333	0.174167	0.175000	0.175833	0.176667	0.177500	0.178333	0.179167
18	0.180000	0.180833	0.181667	0.182500	0.183333	0.184167	0.185000	0.185833	0.186667	0.187500	0.188333	0.189167
19	0.190000	0.190833	0.191667	0.192500	0.193333	0.194167	0.195000	0.195833	0.196667	0.197500	0.198333	0.199167
20	0.200000	0.200833	0.201667	0.202500	0.203333	0.204167	0.205000	0.205833	0.206667	0.207500	0.208333	0.209167
21	0.210000	0.210833	0.211667	0.212500	0.213333	0.214167	0.215000	0.215833	0.216667	0.217500	0.218333	0.219167
22	0.220000	0.220833	0.221667	0.222500	0.223333	0.224167	0.225000	0.225833	0.226667	0.227500	0.228333	0.229167
23	0.230000	0.230833	0.231667	0.232500	0.233333	0.234167	0.235000	0.235833	0.236667	0.237500	0.238333	0.239167
24	0.240000	0.240833	0.241667	0.242500	0.243333	0.244167	0.245000	0.245833	0.246667	0.247500	0.248333	0.249167
25	0.250000	0.250833	0.251667	0.252500	0.253333	0.254167	0.255000	0.255833	0.256667	0.257500	0.258333	0.259167
26	0.260000	0.260833	0.261667	0.262500	0.263333	0.264167	0.265000	0.265833	0.266667	0.267500	0.268333	0.269167
27	0.270000	0.270833	0.271667	0.272500	0.273333	0.274167	0.275000	0.275833	0.276667	0.277500	0.278333	0.279167
28	0.280000	0.280833	0.281667	0.282500	0.283333	0.284167	0.285000	0.285833	0.286667	0.287500	0.288333	0.289167
29	0.290000	0.290833	0.291667	0.292500	0.293333	0.294167	0.295000	0.295833	0.296667	0.297500	0.298333	0.299167
30	0.300000	0.300833	0.301667	0.302500	0.303333	0.304167	0.305000	0.305833	0.306667	0.307500	0.308333	0.309167
31	0.310000	0.310833	0.311667	0.312500	0.313333	0.314167	0.315000	0.315833	0.316667	0.317500	0.318333	0.319167
32	0.320000	0.320833	0.321667	0.322500	0.323333	0.324167	0.325000	0.325833	0.326667	0.327500	0.328333	0.329167
33	0.330000	0.330833	0.331667	0.332500	0.333333	0.334167	0.335000	0.335833	0.336667	0.337500	0.338333	0.339167
34	0.340000	0.340833	0.341667	0.342500	0.343333	0.344167	0.345000	0.345833	0.346667	0.347500	0.348333	0.349167
35	0.350000	0.350833	0.351667	0.352500	0.353333	0.354167	0.355000	0.355833	0.356667	0.357500	0.358333	0.359167
36	0.360000	0.360833	0.361667	0.362500	0.363333	0.364167	0.365000	0.365833	0.366667	0.367500	0.368333	0.369167
37	0.370000	0.370833	0.371667	0.372500	0.373333	0.374167	0.375000	0.375833	0.376667	0.377500	0.378333	0.379167
38	0.380000	0.380833	0.381667	0.382500	0.383333	0.384167	0.385000	0.385833	0.386667	0.387500	0.388333	0.389167
39	0.390000	0.390833	0.391667	0.392500	0.393333	0.394167	0.395000	0.395833	0.396667	0.397500	0.398333	0.399167
40	0.400000	0.400833	0.401667	0.402500	0.403333	0.404167	0.405000	0.405833	0.406667	0.407500	0.408333	0.409167

Chart 7. – For Computing Basic Annuity – FERS 1.1 Percent Accrual Factor

To Obtain the basic annuity, multiply the "High-3" average salary by the factor indicated
under applicable years and months of service.

Years of Service	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
1	0.011000	0.011917	0.012833	0.013750	0.014667	0.015583	0.016500	0.017417	0.018333	0.019250	0.020167	0.021083
2	0.022000	0.022917	0.023833	0.024750	0.025667	0.026583	0.027500	0.028417	0.029333	0.030250	0.031167	0.032083
3	0.033000	0.033917	0.034833	0.035750	0.036667	0.037583	0.038500	0.039417	0.040333	0.041250	0.042167	0.043083
4	0.044000	0.044917	0.045833	0.046750	0.047667	0.048583	0.049500	0.050417	0.051333	0.052250	0.053167	0.054083
5	0.055000	0.055917	0.056833	0.057750	0.058667	0.059583	0.060500	0.061417	0.062333	0.063250	0.064167	0.065083
6	0.066000	0.066917	0.067833	0.068750	0.069667	0.070583	0.071500	0.072417	0.073333	0.074250	0.075167	0.076083
7	0.077000	0.077917	0.078833	0.079750	0.080667	0.081583	0.082500	0.083417	0.084333	0.085250	0.086167	0.087083
8	0.088000	0.088917	0.089833	0.090750	0.091667	0.092583	0.093500	0.094417	0.095333	0.096250	0.097167	0.098083
9	0.099000	0.099917	0.100833	0.101750	0.102667	0.103583	0.104500	0.105417	0.106333	0.107250	0.108167	0.109083
10	0.110000	0.110917	0.111833	0.112750	0.113667	0.114583	0.115500	0.116417	0.117333	0.118250	0.119167	0.120083
11	0.121000	0.121917	0.122833	0.123750	0.124667	0.125583	0.126500	0.127417	0.128333	0.129250	0.130167	0.131083
12	0.132000	0.132917	0.133833	0.134750	0.135667	0.136583	0.137500	0.138417	0.139333	0.140250	0.141167	0.142083
13	0.143000	0.143917	0.144833	0.145750	0.146667	0.147583	0.148500	0.149417	0.150333	0.151250	0.152167	0.153083
14	0.154000	0.154917	0.155833	0.156750	0.157667	0.158583	0.159500	0.160417	0.161333	0.162250	0.163167	0.164083
15	0.165000	0.165917	0.166833	0.167750	0.168667	0.169583	0.170500	0.171417	0.172333	0.173250	0.174167	0.175083
16	0.176000	0.176917	0.177833	0.178750	0.179667	0.180583	0.181500	0.182417	0.183333	0.184250	0.185167	0.186083
17	0.187000	0.187917	0.188833	0.189750	0.190667	0.191583	0.192500	0.193417	0.194333	0.195250	0.196167	0.197083
18	0.198000	0.198917	0.199833	0.200750	0.201667	0.202583	0.203500	0.204417	0.205333	0.206250	0.207167	0.208083
19	0.209000	0.209917	0.210833	0.211750	0.212667	0.213583	0.214500	0.215417	0.216333	0.217250	0.218167	0.219083
20	0.220000	0.220917	0.221833	0.222750	0.223667	0.224583	0.225500	0.226417	0.227333	0.228250	0.229167	0.230083
21	0.231000	0.231917	0.232833	0.233750	0.234667	0.235583	0.236500	0.237417	0.238333	0.239250	0.240167	0.241083
22	0.242000	0.242917	0.243833	0.244750	0.245667	0.246583	0.247500	0.248417	0.249333	0.250250	0.251167	0.252083
23	0.253000	0.253917	0.254833	0.255750	0.256667	0.257583	0.258500	0.259417	0.260333	0.261250	0.262167	0.263083
24	0.264000	0.264917	0.265833	0.266750	0.267667	0.268583	0.269500	0.270417	0.271333	0.272250	0.273167	0.274083
25	0.275000	0.275917	0.276833	0.277750	0.278667	0.279583	0.280500	0.281417	0.282333	0.283250	0.284167	0.285083
26	0.286000	0.286917	0.287833	0.288750	0.289667	0.290583	0.291500	0.292417	0.293333	0.294250	0.295167	0.296083
27	0.297000	0.297917	0.298833	0.299750	0.300667	0.301583	0.302500	0.303417	0.304333	0.305250	0.306167	0.307083
28	0.308000	0.308917	0.309833	0.310750	0.311667	0.312583	0.313500	0.314417	0.315333	0.316250	0.317167	0.318083
29	0.319000	0.319917	0.320833	0.321750	0.322667	0.323583	0.324500	0.325417	0.326333	0.327250	0.328167	0.329083
30	0.330000	0.330917	0.331833	0.332750	0.333667	0.334583	0.335500	0.336417	0.337333	0.338250	0.339167	0.340083
31	0.341000	0.341917	0.342833	0.343750	0.344667	0.345583	0.346500	0.347417	0.348333	0.349250	0.350167	0.351083
32	0.352000	0.352917	0.353833	0.354750	0.355667	0.356583	0.357500	0.358417	0.359333	0.360250	0.361167	0.362083
33	0.363000	0.363917	0.364833	0.365750	0.366667	0.367583	0.368500	0.369417	0.370333	0.371250	0.372167	0.373083
34	0.374000	0.374917	0.375833	0.376750	0.377667	0.378583	0.379500	0.380417	0.381333	0.382250	0.383167	0.384083
35	0.385000	0.385917	0.386833	0.387750	0.388667	0.389583	0.390500	0.391417	0.392333	0.393250	0.394167	0.395083
36	0.396000	0.396917	0.397833	0.398750	0.399667	0.400583	0.401500	0.402417	0.403333	0.404250	0.405167	0.406083
37	0.407000	0.407917	0.408833	0.409750	0.410667	0.411583	0.412500	0.413417	0.414333	0.415250	0.416167	0.417083
38	0.418000	0.418917	0.419833	0.420750	0.421667	0.422583	0.423500	0.424417	0.425333	0.426250	0.427167	0.428083
39	0.429000	0.429917	0.430833	0.431750	0.432667	0.433583	0.434500	0.435417	0.436333	0.437250	0.438167	0.439083
40	0.440000	0.440917	0.441833	0.442750	0.443667	0.444583	0.445500	0.446417	0.447333	0.448250	0.449167	0.450083